



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [BANKUNITED, INC.](#)

City/State [MIAMI LAKES, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,185,011](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANKUNITED, INC.
14817 OAK LANE
MIAMI LAKES, FL 33016

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	35,078,089			33,014,215			34,389,076			32,809,701			30,932,822		
Net income (\$000)	98,814			-30,951			197,853			313,098			324,866		
Number of BHCs in peer group	133			123			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.30	2.67	21	2.25	2.94	17	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68
+ Non-interest income	0.32	1.13	8	0.32	1.12	8	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12
- Overhead expense	1.41	2.28	8	1.49	2.68	4	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31
- Provision for credit losses	-0.32	-0.12	23	1.48	0.88	83	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36
+ Securities gains (losses)	0.05	0.01	88	0.02	0.03	70	0.04	0.02	72	0.06	0.01	93	0.02	0	93
+ Other tax equivalent adjustments	0	0	48	0	0	81	0	0	48	0	0	12	0	0	45
= Pretax net operating income (tax equivalent)	1.55	1.78	36	-0.43	0.64	12	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36
Net operating income	1.13	1.36	29	-0.38	0.48	12	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26
Net income	1.13	1.35	29	-0.38	0.48	12	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.97	3.18	34	3.80	4.09	29	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89
Interest expense	0.58	0.29	88	1.44	0.85	87	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86
Net interest income (tax equivalent)	2.39	2.88	18	2.36	3.24	16	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.17	0.16	62	0.13	0.27	41	0.26	0.27	62	0.05	0.21	21	0.28	0.22	74
Earnings coverage of net loan and lease losses (X)	10.41	25.70	40	11.22	17.23	51	7.08	22.91	33	40.62	24.40	80	7.26	21.75	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.49	18	1.08	1.32	29	1.08	1.58	20	0.47	0.83	19	0.50	0.90	18
Allowance for loan and lease losses / Total loans and leases	0.95	1.47	18	1.08	1.30	30	1.08	1.55	21	0.47	0.81	19	0.50	0.89	18
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.05	0.70	83	0.87	0.63	77	1.12	0.71	86	0.90	0.57	83	0.63	0.61	56
30-89 days past due loans and leases / Total loans and leases	1.39	0.33	97	0.99	0.52	84	1.44	0.39	94	0.58	0.43	77	0.20	0.44	22
Liquidity and Funding															
Net noncore funding dependence	1.19	-0.51	57	20.66	14.37	71	8.22	3.20	69	19.04	14.45	69	16.43	16.62	57
Net short-term noncore funding dependence	-2.76	-6.88	64	15.78	4.94	83	5.35	-4.76	82	14.77	3.38	84	9.10	4.66	61
Net loans and leases / Total assets	65.81	60.99	64	68.32	64.23	51	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51
Capitalization															
Tier 1 leverage ratio	8.75	9.15	39	8.53	9.43	25	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26
Holding company equity capital / Total assets	8.70	10.72	20	7.49	11.64	8	8.52	11.16	14	9.07	12.43	11	9.09	12.22	9
Total equity capital (including minority interest) / Total assets	8.70	10.85	18	7.49	11.80	6	8.52	11.29	13	9.07	12.57	8	9.09	12.27	8
Common equity tier 1 capital / Total risk-weighted assets	13.18	12.57	66	11.76	11.64	56	12.57	12.38	59	12.32	12.17	57	12.57	12.12	68
Net loans and leases / Equity capital (X)	7.56	5.73	81	9.12	5.59	94	7.92	5.58	88	7.74	5.21	88	7.49	5.29	90
Cash dividends / Net income	21.66	23.13	42		81.34		44.51	42.30	55	26.57	33.12	34	27.68	27.31	41
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36
Growth Rates															
Assets	4.73	16.49	18	2.73	11.31	15	6.53	16.68	20	2.20	9.26	21	5.99	7	61
Equity capital	21.69	9.13	84	-13.93	5.70	5	0.07	6.99	16	1.95	10.49	17	-3.38	7.89	11
Net loans and leases	0.88	7.22	35	3.05	9.91	22	2.38	9.07	25	5.39	9.10	45	2.81	7.89	26
Noncore funding	-32.90	-25.09	44	8.30	16.35	40	-16.60	-12.18	46	4.61	6.59	51	4.78	10.67	44
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0.01	0.88	73	0.01	0.77	76	0.01	1.02	74	0	1.14	37
Long-term debt / Equity capital	22.73	11.33	83	15.79	12.46	71	23.39	13.56	79	13.33	13.04	66	13.49	13.37	68
Equity investment in subsidiaries / Equity capital	111.36	102.85	88	109.96	103.91	81	110.23	102.81	87	104.16	103.22	57	106.39	103.10	71
Cash from ops + noncash items + op expense / Op expense + dividends	56.30	98.58	31	55.98	176.81	18	52.91	147.24	7	268.10	190.27	79	327.30	174.91	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	200,633	229,240	845,161	961,169	1,179,793	-12.48	-5.37
Income from lease financing receivables.....	5,460	5,519	21,127	22,177	20,588	-1.07	87.89
Fully taxable income on loans and leases.....	192,847	220,220	809,225	917,388	1,134,693	-12.43	-6.18
Tax-exempt income on loans and leases.....	13,246	14,539	57,063	65,958	65,688	-8.89	41.22
Estimated tax benefit on income on loans and leases.....	3,720	3,976	15,788	18,043	18,197	-6.45	-31.43
Income on loans and leases (tax equivalent).....	209,813	238,735	882,076	1,001,389	1,218,578	-12.11	-4.78
Investment interest income (tax equivalent).....	39,044	56,870	196,503	284,478	238,315	-31.34	10.38
Interest on balances due from depository institutions.....	199	700	1,005	4,387	3,392	-71.57	-11.16
Interest income on other earning assets.....	1,394	3,020	8,572	15,515	14,420	-53.84	-43.47
Total interest income (tax equivalent).....	250,450	299,325	1,088,156	1,305,769	1,474,705	-16.33	-3.08
Interest on time deposits of \$250K or more	3,772	8,967	16,327	34,429	39,294	-57.93	
Interest on time deposits < \$250K.....	3,703	29,140	78,636	127,755	80,555	-87.29	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,901	44,715	105,017	222,999	164,729	-66.68	7.99
Interest on other borrowings and trading liabilities.....	22,848	30,741	107,066	143,905	114,488	-25.68	31.76
Interest on subordinated debt and mandatory convertible securities	3,965	0	8,805	0	0		
Total interest expense.....	49,189	113,563	315,851	529,088	399,066	-56.69	11.88
Net interest income (tax equivalent).....	201,261	185,762	772,305	776,681	1,075,639	8.34	-6.15
Non-interest income.....	27,921	26,654	115,372	120,902	124,589	4.75	46.39
Adjusted operating income (tax equivalent)	229,182	212,416	887,677	897,583	1,200,228	7.89	-1.86
Overhead expense.....	123,969	122,734	453,647	483,896	738,391	1.01	-12.41
Provision for credit losses.....	-27,989	121,865	184,003	8,904	25,925		
Securities gains (losses)	3,967	1,530	14,001	18,538	6,103	159.28	24.01
Other tax equivalent adjustments	0	1	0	-1	0	-100.00	
Pretax net operating income (tax equivalent).....	135,567	-35,635	267,794	425,956	439,071		48.19
Applicable income taxes	32,490	-9,471	51,506	90,898	90,784		10.70
Tax equivalent adjustments	4,263	4,787	18,435	21,960	23,421	-10.95	-41.26
Applicable income taxes (tax equivalent).....	36,753	-4,684	69,941	112,858	114,205		0.40
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	98,814	-30,951	197,853	313,098	324,866		80.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	98,814	-30,951	197,853	313,098	324,866		80.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	98,814	-30,951	197,853	313,098	324,866		80.07
Investment securities income (tax equivalent).....	39,044	56,870	196,503	284,478	238,315	-31.34	10.38
US Treasury and agency securities (excluding mortgage-backed securities)	1,108	904	5,291	12,940	13,189	22.57	-21.59
Mortgage-backed securities	23,905	36,715	124,123	184,005	135,011	-34.89	12.00
All other securities	14,031	19,251	67,089	87,533	90,115	-27.11	11.21
Cash dividends declared.....	21,405	21,927	88,056	83,185	89,923	-2.38	-4.78
Common	21,405	21,927	88,056	83,185	89,923	-2.38	-4.78
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.86	2.96	42	3.63	3.72	38	3.16	3.27	42	3.98	4	50	4.77	3.87	89
Less: Interest expense	0.56	0.27	88	1.38	0.78	88	0.92	0.48	90	1.61	0.98	87	1.29	0.79	86
Equals: Net interest income (tax equivalent)	2.30	2.67	21	2.25	2.94	17	2.25	2.77	17	2.37	3.01	21	3.48	3.08	68
Plus: Non-interest income	0.32	1.13	8	0.32	1.12	8	0.34	1.21	8	0.37	1.32	9	0.40	1.31	12
Equals: adjusted operating income (tax equivalent)	2.61	3.87	6	2.57	4.12	4	2.58	4.04	3	2.74	4.41	4	3.88	4.46	21
Less: Overhead expense.....	1.41	2.28	8	1.49	2.68	4	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31
Less: Provision for credit losses.....	-0.32	-0.12	23	1.48	0.88	83	0.54	0.51	58	0.03	0.15	19	0.08	0.14	36
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.01	88	0.02	0.03	70	0.04	0.02	72	0.06	0.01	93	0.02	0	93
Plus: other tax equivalent adjustments	0	0	48	0	0	81	0	0	48	0	0	12	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.55	1.78	36	-0.43	0.64	12	0.78	1.04	27	1.30	1.56	27	1.42	1.57	36
Less: Applicable income taxes (tax equivalent).....	0.42	0.40	60	-0.06	0.16	11	0.20	0.23	42	0.34	0.36	40	0.37	0.33	60
Less: Minority interest.....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.13	1.36	29	-0.38	0.48	12	0.58	0.81	24	0.95	1.19	19	1.05	1.24	26
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.13	1.35	29	-0.38	0.48	12	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Memo: Net income (last four quarters)	0.94	1.07	35	0.66	0.98	17	0.58	0.82	24	0.95	1.19	19	1.05	1.24	26
Net income–BHC and noncontrolling (minority) interest	1.13	1.37	29	-0.38	0.49	12	0.58	0.83	24	0.95	1.20	19	1.05	1.25	26
Margin Analysis															
Average earning assets / Average assets	96.12	93.08	85	95.36	91.24	91	95.66	92.32	86	95.52	91.05	90	94.48	91.48	82
Average interest-bearing funds / Average assets.....	68.60	62.97	73	77.68	66.92	83	73.63	64.06	82	77.57	65.57	85	78.54	65.56	89
Interest income (tax equivalent) / Average earning assets	2.97	3.18	34	3.80	4.09	29	3.31	3.55	30	4.17	4.41	31	5.05	4.24	89
Interest expense / Average earning assets	0.58	0.29	88	1.44	0.85	87	0.96	0.52	90	1.69	1.08	86	1.37	0.86	86
Net interest income (tax equivalent) / Average earning assets	2.39	2.88	18	2.36	3.24	16	2.35	3.01	17	2.48	3.33	20	3.68	3.38	63
Yield or Cost															
Total loans and leases (tax equivalent).....	3.56	4.05	23	4.18	4.74	13	3.77	4.27	21	4.44	5.09	14	5.64	4.95	85
Interest-bearing bank balances	0.11	0.10	72	0.58	1.16	16	0.24	0.27	48	1.51	2.04	22	1.26	1.64	20
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.92	3.15	33	3.74	4.05	29	3.25	3.51	29	4.10	4.36	30	4.97	4.20	89
Investment securities (tax equivalent)	1.74	1.84	44	2.88	2.60	79	2.26	2.25	50	3.47	2.76	93	3.36	2.68	89
US Treasury and agency securities (excluding mortgage-backed securities).....	1.28	1.30	51	1.07	2.31	10	1.64	1.75	49	2.82	2.32	82	2.58	2.05	81
Mortgage-backed securities	1.45	1.60	39	2.67	2.49	69	2.04	2.05	47	3.46	2.61	96	3.04	2.50	92
All other securities	2.60	2.93	38	3.42	3.62	53	2.92	3.24	40	4.01	4.06	63	3.95	4.20	61
Interest-bearing deposits	0.45	0.26	82	1.65	0.90	93	1	0.53	91	1.96	1.10	92	1.51	0.81	90
Time deposits of \$250K or more	1.46	0.82	93	1.87	1.83	53	0.98	1.42	18	1.71	1.96	28	1.70	1.44	70
Time deposits < \$250K.....	0.45	0.78	18	2.11	1.69	82	1.64	1.36	73	2.55	1.82	93	1.89	1.29	88
Other domestic deposits	0.38	0.17	90	1.40	0.71	92	0.76	0.36	92	1.73	0.93	91	1.32	0.67	91
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.10	0.18	46	1.49	1.14	75	0.54	0.62	58	2.23	1.86	66	2.13	1.51	76
Other borrowed funds and trading liabilities	2.58	1.38	89	2.44	1.90	78	2.19	1.50	84	2.53	2.38	61	2.24	2.28	50
All interest-bearing funds.....	0.82	0.42	88	1.77	1.15	85	1.25	0.74	88	2.08	1.49	81	1.64	1.19	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	27,921		26,654		115,372		120,902		124,589						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	4,313		3,483		13,990		13,187		11,018						
Trading revenue.....	3,969		277		2,280		9,558		2,069						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,085		-14		3,293		2,124		6,765						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	2,501		3,967		15,367		8,560		19,096						
Other non-interest income.....	16,053		18,941		80,442		87,473		85,641						
Total overhead expenses	123,969		122,734		453,647		483,896		738,391						
Personnel expense.....	59,153		58,707		216,642		234,275		253,737						
Net occupancy expense.....	18,513		18,523		74,351		73,882		71,606						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		11		37		44		78						
Other operating expenses.....	46,303		45,493		162,617		175,695		412,970						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	1,472		1,512		1,474		1,511		1,763						
Average personnel expense per employee.....	40.19		38.83		146.98		155.05		143.92						
Average assets per employee.....	23,830.22		21,834.80		23,330.44		21,713.90		17,545.56						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	55.12	59.31	30	59.11	63.90	36	52.19	62.28	17	55.26	61.29	22	62.75	60.88	60
Percent of Average Assets															
Total overhead expense	1.41	2.28	8	1.49	2.68	4	1.32	2.57	3	1.47	2.69	3	2.39	2.71	31
Personnel expense.....	0.67	1.28	4	0.71	1.36	4	0.63	1.30	3	0.71	1.41	3	0.82	1.44	10
Net occupancy expense.....	0.21	0.24	32	0.22	0.27	25	0.22	0.26	26	0.23	0.28	23	0.23	0.28	26
Other operating expenses.....	0.53	0.73	23	0.55	0.98	12	0.47	0.94	8	0.54	0.97	8	1.34	0.97	84
Overhead less non-interest income	1.10	1.10	45	1.16	1.47	26	0.98	1.25	31	1.11	1.32	30	1.98	1.38	89
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.09	58.69	28	57.78	63.38	31	51.10	61.82	14	53.91	60.64	19	61.52	60.37	55
Personnel expense.....	25.81	33.28	16	27.64	33.17	20	24.41	32.36	14	26.10	32.39	19	21.14	32.51	7
Net occupancy expense.....	8.08	6.42	75	8.72	6.75	80	8.38	6.58	79	8.23	6.52	81	5.97	6.48	36
Other operating expenses.....	20.20	18.45	69	21.42	22.88	59	18.32	22.28	38	19.58	21.20	48	34.41	20.90	92
Total non-interest income	12.18	28.42	12	12.55	26.40	16	13	28.83	15	13.47	29.23	14	10.38	28.50	10
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.88	3.21	27	1.64	3.92	20	1.58	3.27	24	1.47	3.88	20	0.92	4.15	13
Trading revenue.....	1.73	0.97	78	0.13	1.58	54	0.26	1.28	53	1.06	1.18	67	0.17	0.85	54
Investment banking fees and commissions.....	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.47	0.99	59	-0.01	-0.41	30	0.37	0.01	78	0.24	0.28	64	0.56	0.65	62
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.09	3.74	34	1.87	1.88	60	1.73	3.92	43	0.95	1.86	40	1.59	1.61	60
Other non-interest income	7	8.65	47	8.92	9.85	51	9.06	9.65	56	9.75	10.04	62	7.14	9.86	40
Overhead less non-interest income	41.91	29.66	81	45.23	36.23	77	38.11	31.93	66	40.44	31.06	77	51.14	31.46	94
Applicable income taxes / Pretax net operating income (tax equivalent)....	23.97	21.04	75		17.54		19.23	18.63	48	21.34	20.56	56	20.68	19.04	61
Applicable income tax + TE / Pretax net operating income + TE	27.11	22.74	88		22.86		26.12	21.18	88	26.50	23.23	80	26.01	21.56	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	14,692,335	14,338,237	14,731,027	14,723,043	14,011,253	2.47	21.97
Commercial and industrial loans	4,493,848	4,564,342	4,729,749	4,237,997	3,932,916	-1.54	42.37
Loans to individuals	3,863	5,377	4,006	5,502	14,062	-28.16	-87.13
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	44,513	35,220	24,147	32,573	0	26.39	
Other loans and leases	4,140,278	4,258,757	4,401,789	4,193,799	4,055,769	-2.78	114.11
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	23,374,837	23,201,933	23,890,718	23,192,914	22,014,000	0.75	36.17
Less: Allowance for loan and lease losses	220,934	250,579	257,323	108,671	109,931	-11.83	75.84
Net loans and leases	23,153,903	22,951,354	23,633,395	23,084,243	21,904,069	0.88	35.88
Debt securities that reprice or mature in over 1 year	2,646,262	2,103,767	2,676,492	1,973,074	2,198,398	25.79	56.34
Mutual funds and equity securities	102,616	42,195	104,274	60,572	60,519	143.19	10.68
Subtotal	25,902,781	25,097,316	26,414,161	25,117,889	24,162,986	3.21	37.59
Interest-bearing bank balances	1,029,046	757,793	377,483	206,969	372,681	35.80	404.23
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	6,495,906	5,728,639	6,395,917	5,735,591	5,907,961	13.39	81.68
Trading assets	75,692	135,720	123,345	43,686	26,210	-44.23	48.97
Total earning assets	33,503,425	31,719,468	33,310,906	31,104,135	30,469,838	5.62	47.82
Non-interest-bearing cash and due from depository institutions	20,750	8,905	20,233	7,704	9,392	133.02	-37.61
Premises, fixed assets, and leases	144,467	165,213	150,251	166,236	64,177	-12.56	50.80
Other real estate owned	2,660	3,681	3,052	3,897	8,432	-27.74	-76.13
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,513,709	1,698,404	1,531,945	1,589,321	1,612,487	-10.87	-24.87
Total assets	35,185,011	33,595,671	35,016,387	32,871,293	32,164,326	4.73	41.76
Quarterly average assets	35,078,089	33,014,215	35,356,539	33,028,673	31,672,783	6.25	45.05
Average loans and leases (YTD)	23,549,309	22,850,065	23,384,781	22,549,974	21,595,423	3.06	40.86
Memoranda							
Loans held-for-sale	13,770	17,655	24,676	37,926	36,992	-22.01	-72.92
Loans not held-for-sale	23,361,067	23,184,278	23,866,042	23,154,988	21,977,008	0.76	36.49
Real estate loans secured by 1–4 family	6,602,236	5,649,259	6,367,965	5,675,911	4,954,673	16.87	71.32
Commercial real estate loans	8,090,099	8,688,818	8,363,062	9,046,967	9,056,370	-6.89	-1.23
Construction and land development	194,688	203,496	191,735	252,719	284,371	-4.33	-48.22
Multifamily	1,480,159	1,883,850	1,596,092	2,125,048	2,420,129	-21.43	-57.77
Nonfarm nonresidential	6,415,252	6,601,472	6,575,235	6,669,200	6,351,870	-2.82	48.87
Real estate loans secured by farmland	0	160	0	165	210	-100.00	-100.00
Total investment securities	9,244,784	7,874,601	9,176,683	7,769,237	8,166,878	17.40	72.45
U.S. Treasury securities	115,113	76,154	80,851	70,325	39,873	51.16	2199.96
US agency securities (excluding mortgage-backed securities)	226,537	261,388	231,545	363,731	519,313	-13.33	-24.24
Municipal securities	230,672	271,033	235,709	273,302	398,429	-14.89	-57.00
Mortgage-backed securities	6,616,867	5,335,084	6,464,474	5,129,012	5,292,175	24.03	98.16
Asset-backed securities	1,942,979	1,878,747	2,049,830	1,862,295	1,846,569	3.42	80.71
Other debt securities	10,000	10,000	10,000	10,000	10,000	0.00	-25.15
Mutual funds and equity securities	102,616	42,195	104,274	60,572	60,519	143.19	10.68
Available-for-sale securities	9,132,168	7,822,406	9,062,409	7,698,665	8,096,359	16.74	70.67
U.S. Treasury securities	115,113	76,154	80,851	70,325	39,873	51.16	2199.96
US agency securities (excluding mortgage-backed securities)	226,537	261,388	231,545	363,731	519,313	-13.33	-24.24
Municipal securities	230,672	271,033	235,709	273,302	398,429	-14.89	-57.00
Mortgage-backed securities	6,616,867	5,335,084	6,464,474	5,129,012	5,292,175	24.03	98.16
Asset-backed securities	1,942,979	1,878,747	2,049,830	1,862,295	1,846,569	3.42	80.71
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	966	0	1,187	0	0		
Available-for-sale securities appreciation (depreciation)	51,486	-249,819	85,635	38,345	5,705		-33.84
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,762,840	6,813,882	4,101,697	2,401,181	2,146,487	-44.78	99.84

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,018,545	4,654,093	7,035,295	4,322,214	3,662,489	72.29	166.40
NOW, ATS and transaction accounts	1,057,853	464,701	842,765	428,556	319,420	127.64	579.39
Time deposits less brokered deposits < \$250K	-598,519	1,544,463	-312,606	1,733,917	1,941,141		
MMDA and other savings accounts	14,924,460	12,394,894	14,837,014	12,323,964	12,713,791	20.41	59.03
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	23,402,339	19,058,151	22,402,468	18,808,651	18,636,841	22.79	76.14
Time deposits of \$250K or more	924,113	1,943,891	1,146,736	1,883,006	2,369,313	-52.46	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	180,000	100,000	175,000		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,923,920	4,855,490	3,042,766	4,249,389	4,146,000	-39.78	-10.17
Other borrowings w/remaining maturity over 1 year	525,779	820,588	602,301	762,714	1,052,749	-35.93	-62.62
Brokered deposits < \$250K	3,458,517	4,053,485	3,973,069	3,730,324	2,509,304	-14.68	
Noncore funding	7,832,329	11,673,454	8,944,872	10,725,433	10,252,366	-32.90	-12.48
Trading liabilities	34,549	42,312	38,519	17,422	23,874	-18.35	-32.00
Subordinated notes and debentures + trust preferred securities	300,000	0	300,000	0	0		
Other liabilities	553,959	305,625	347,516	339,008	327,412	81.25	105.43
Total liabilities	32,123,176	31,079,542	32,033,375	29,890,514	29,240,493	3.36	42.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	933	924	931	951	991	0.97	-10.37
Common surplus	1,008,603	987,757	1,017,518	1,083,920	1,220,147	2.11	-28.53
Retained earnings	2,091,124	1,851,040	2,013,715	1,927,735	1,697,822	12.97	147.09
Accumulated other comprehensive income	-38,825	-323,592	-49,152	-31,827	4,873		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,061,835	2,516,129	2,983,012	2,980,779	2,923,833	21.69	35.23
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,061,835	2,516,129	2,983,012	2,980,779	2,923,833	21.69	35.23
Total liabilities and capital	35,185,011	33,595,671	35,016,387	32,871,293	32,164,326	4.73	41.76
Memoranda							
Non-interest-bearing deposits	8,018,545	4,654,093	7,035,295	4,322,214	3,662,489	72.29	166.40
Interest-bearing deposits	19,766,424	20,401,434	20,486,978	20,099,767	19,852,969	-3.11	35.73
Total deposits	27,784,969	25,055,527	27,522,273	24,421,981	23,515,458	10.89	58.11
Long-term debt that reprices within 1 year	0	222	0	294	125,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,983,012	2,980,779	2,980,779	2,923,833	3,026,062		
Accounting restatements	0	-23,817	-23,817	0	0		
Net income	98,814	-30,951	197,853	313,098	324,866		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-8,913	-96,190	-66,422	-136,267	-278,157		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	21,405	21,927	88,056	83,185	89,923		
Change in other comprehensive income	10,327	-291,765	-17,325	-36,700	-59,015		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,061,835	2,516,129	2,983,012	2,980,779	2,923,833		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.76	36.10	61	42.68	38.37	50	42.07	36.22	58	44.79	37.78	59	43.56	37.19	55
Commercial and industrial loans	12.77	13.88	49	13.59	12.73	57	13.51	13.52	49	12.89	12.02	57	12.23	12.85	50
Loans to individuals	0.01	3.42	2	0.02	3.84	2	0.01	3.40	2	0.02	4.20	3	0.04	4.31	5
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.13	0.19	66	0.10	0.20	67	0.07	0.19	61	0.10	0.24	61	0	0.30	12
Other loans and leases.....	11.77	4.29	93	12.68	4.96	91	12.57	4.63	93	12.76	5.01	91	12.61	5	93
Net loans and leases.....	65.81	60.99	64	68.32	64.23	51	67.49	61.58	64	70.23	63.77	58	68.10	63.98	51
Debt securities over 1 year.....	7.52	16.70	12	6.26	14.63	10	7.64	15.55	15	6	14.60	10	6.83	14.63	12
Mutual funds and equity securities	0.29	0.06	91	0.13	0.05	82	0.30	0.05	94	0.18	0.06	85	0.19	0.06	86
Subtotal	73.62	78.43	22	74.70	80.12	18	75.43	78.16	24	76.41	79.65	22	75.12	79.97	21
Interest-bearing bank balances	2.92	9.08	13	2.26	4.14	37	1.08	7.51	6	0.63	3.06	19	1.16	3.04	32
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	18.46	1.59	99	17.05	1.72	99	18.27	1.68	99	17.45	1.91	99	18.37	1.96	98
Trading assets	0.22	0.56	54	0.40	1.27	45	0.35	1.01	51	0.13	1.19	45	0.08	1.33	45
Total earning assets.....	95.22	91.48	92	94.42	89.78	92	95.13	91.05	95	94.62	89.53	94	94.73	89.74	92
Non-interest cash and due from depository institutions.....	0.06	1	1	0.03	1.12	0	0.06	1.07	0	0.02	1.14	0	0.03	1.21	0
Other real estate owned.....	0.01	0.02	42	0.01	0.03	33	0.01	0.02	41	0.01	0.03	36	0.03	0.04	52
All other assets.....	4.72	7.44	17	5.56	9.05	16	4.81	7.82	13	5.35	9.27	11	5.24	8.98	14
Memoranda															
Short-term investments	21.39	11.92	86	19.31	7.73	87	19.34	11.17	83	18.08	7.63	84	19.53	7.80	85
U.S. Treasury securities.....	0.33	0.98	61	0.23	0.86	57	0.23	0.84	58	0.21	1.03	53	0.12	1.04	47
US agency securities (excluding mortgage-backed securities)	0.64	0.73	64	0.78	0.51	72	0.66	0.63	68	1.11	0.54	78	1.61	0.69	83
Municipal securities	0.66	1.77	45	0.81	1.44	50	0.67	1.69	45	0.83	1.34	53	1.24	1.62	55
Mortgage-backed securities	18.81	12.38	79	15.88	11.43	75	18.46	11.75	84	15.60	11.44	76	16.45	11.13	80
Asset-backed securities	5.52	0.35	96	5.59	0.27	98	5.85	0.32	97	5.67	0.28	98	5.74	0.33	95
Other debt securities	0.03	0.46	36	0.03	0.39	39	0.03	0.42	37	0.03	0.39	41	0.03	0.41	42
Loans held-for-sale.....	0.04	0.46	24	0.05	0.40	31	0.07	0.52	27	0.12	0.39	40	0.12	0.30	42
Loans held for investment	66.39	61.15	67	69.01	64.43	56	68.16	61.72	68	70.44	63.50	62	68.33	63.93	52
Real estate loans secured by 1–4 family	18.76	11.69	79	16.82	13.18	66	18.19	11.91	77	17.27	13.29	66	15.40	13.46	58
Revolving	0	1.51	5	0	2.02	6	0	1.66	6	0	2.07	7	0	2.27	6
Closed-end, secured by first liens	18.76	9.76	87	16.81	10.62	76	18.18	9.81	87	17.26	10.69	79	15.40	10.57	78
Closed-end, secured by junior liens	0	0.21	9	0	0.28	10	0	0.22	9	0	0.28	10	0	0.31	10
Commercial real estate loans	22.99	22.27	50	25.86	23.11	51	23.88	22.22	49	27.52	22.23	55	28.16	21.58	58
Construction and land development	0.55	3.32	15	0.61	3.46	18	0.55	3.40	17	0.77	3.44	21	0.88	3.51	22
Multifamily	4.21	3.21	70	5.61	3.23	81	4.56	3.12	74	6.46	3.01	87	7.52	2.72	90
Nonfarm nonresidential	18.23	14.77	64	19.65	15.32	62	18.78	14.72	62	20.29	14.69	66	19.75	14.44	64
Real estate loans secured by farmland.....	0	0.33	8	0	0.35	20	0	0.33	8	0	0.36	21	0	0.41	21

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.86	57.91	51	61.80	57.83	47	61.66	57.15	51	63.48	57.46	49	63.65	56.49	49
Real estate loans secured by 1–4 family	28.25	19.43	79	24.35	20.44	63	26.65	19.43	75	24.47	20.75	61	22.51	21.10	53
Revolving	0	2.45	5	0	3.09	6	0	2.64	6	0	3.15	7	0	3.50	6
Closed-end	28.24	16.76	84	24.35	17.13	76	26.65	16.59	83	24.47	17.39	76	22.50	17.39	72
Commercial real estate loans	34.61	35.36	44	37.45	34.31	49	35.01	34.63	46	39.01	33.52	54	41.14	32.14	61
Construction and land development	0.83	5.29	10	0.88	5.12	13	0.80	5.26	10	1.09	5.09	16	1.29	5.20	18
1–4 family	0	1.05	4	0	0.98	14	0	0.93	5	0	0.94	14	0	1.02	12
Other	0.83	4.21	11	0.87	4	15	0.80	4.19	13	1.09	4.02	17	1.29	4.05	22
Multifamily	6.33	5.08	67	8.12	4.90	80	6.68	4.96	71	9.16	4.69	86	10.99	4.10	89
Nonfarm nonresidential	27.45	23.47	58	28.45	22.69	64	27.52	22.93	59	28.76	22.15	67	28.85	21.40	64
Owner-occupied	6.70	7.93	43	7.06	7.70	51	6.76	7.68	46	7.21	7.72	53	7.77	8.03	52
Other	20.74	15.25	69	21.39	14.76	72	20.76	14.95	72	21.55	14.34	75	21.08	13.38	78
Real estate loans secured by farmland	0	0.56	8	0	0.53	20	0	0.54	8	0	0.55	21	0	0.63	21
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	19.23	23.16	39	19.67	20.31	50	19.80	22.17	44	18.27	19.53	49	17.87	20.32	44
Loans to individuals	0.02	6.02	2	0.02	6.48	3	0.02	6.13	3	0.02	7.13	3	0.06	7.36	5
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.19	0.33	64	0.15	0.31	66	0.10	0.32	60	0.14	0.37	61	0	0.46	12
Other loans and leases	17.71	8.05	85	18.36	9.38	83	18.42	9.09	84	18.08	9.85	81	18.42	9.66	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	453.09	382.51	61	476.29	401.07	59	458.86	381.27	60	484.05	391.26	64	475.08	379.80	61
Real estate loans secured by 1–4 family	203.60	124.29	82	187.66	138.65	70	198.36	125.03	80	186.61	138.18	70	168	137.84	61
Revolving	0	16.14	4	0.01	21.22	5	0	17.42	5	0.01	21.26	5	0.01	23.33	5
Closed-end	203.60	106.79	87	187.65	115.78	82	198.35	106.14	89	186.60	115.20	83	167.98	112.79	77
Commercial real estate loans	249.49	237.40	51	288.62	240.54	53	260.50	234.65	53	297.44	229.44	59	307.08	219.72	66
Construction and land development	6	35.26	14	6.76	35.93	18	5.97	35.62	17	8.31	34.95	20	9.64	35.36	23
1–4 family	0	6.84	3	0.02	6.92	13	0	6.34	5	0.01	6.61	13	0.01	7.04	11
Other	6	28.01	16	6.74	27.85	21	5.97	28.16	18	8.30	27.32	21	9.64	27.26	26
Multifamily	45.65	34.02	72	62.58	33.54	83	49.72	32.74	77	69.87	31.04	87	82.06	27.85	91
Nonfarm nonresidential	197.84	157.71	63	219.29	159.79	67	204.81	155.06	64	219.27	152.10	69	215.37	147.22	66
Owner-occupied	48.31	52.99	48	54.40	54.16	55	50.29	52.37	52	54.97	53.07	56	58.01	54.89	56
Other	149.52	102.29	69	164.89	103.49	74	154.52	100.54	74	164.29	97.41	77	157.37	91.80	80
Real estate loans secured by farmland	0	3.50	8	0.01	3.48	20	0	3.44	8	0.01	3.60	20	0.01	4.02	21
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	138.58	145.22	49	151.62	132.09	62	147.33	139.91	53	139.33	122.02	61	133.35	128.82	53
Loans to individuals	0.12	35.91	3	0.18	40.80	3	0.12	37.47	3	0.18	43.51	4	0.48	42.67	5
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	1.37	1.94	67	1.17	1.90	68	0.75	1.88	61	1.07	2.18	65	0	2.72	12
Other loans and leases	127.68	47.52	90	141.47	54.71	90	137.11	49.54	92	137.88	52.44	91	137.52	51.79	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.34	27.81	52	30.82	27.16	54	28.72	27.32	51	32.11	26.45	62	33.59	24.79	71
(CECL transition adjusted)	204.26	185.94	54	237.55	188.67	65	213.72	183.76	55	244.81	178.57	67	250.73	167.93	74
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.57	243.39	50	291.95	248.20	52	264.01	240.85	51	299.78	236.10	57	308.74	225.98	66

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			4,525,233	4,185,261	3,893,703
Commit: Secured commercial real estate loans	511,531	403,097	604,395	359,727	392,803
Commit: Unsecured real estate loans	134,435	51,686	58,522	70,879	32,860
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	84,902	79,904	85,147	107,642	77,842
Standby letters of credit	5,390	5,638	8,178	5,701	7,604
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	43,000	26,023	25,921	61,004	98,407
Purchased options contracts (interest rate)	143,000	26,023	125,921	61,004	98,407
Interest rate swaps	6,240,306	6,311,399	6,273,303	6,301,710	4,942,392
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						12.92	22.01	17	12.73	23.52	14	12.11	24.05	13	
Standby letters of credit	0.24	0.67	21	0.24	0.78	22	0.24	0.71	23	0.33	0.84	28	0.24	0.92	21
Commercial and similar letters of credit	0.02	0.02	67	0.02	0.02	65	0.02	0.02	72	0.02	0.02	68	0.02	0.02	68
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	18.26	42.67	50	18.94	54.47	44	18.35	48.62	48	19.54	68.47	49	15.98	65.81	47
Interest rate contracts	18.26	30.32	53	18.94	40.32	46	18.35	34.36	50	19.54	47.31	51	15.98	43.84	49
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.12	2	26	0.08	2.54	21	0.07	2.18	21	0.19	2.47	33	0.31	2.16	42
Purchased options contracts (interest rate)	0.41	1.45	63	0.08	1.56	47	0.36	1.46	60	0.19	2.65	56	0.31	2.32	57
Interest rate swaps	17.74	20.33	60	18.79	23.70	55	17.92	20.83	57	19.17	28.86	60	15.37	26.74	55
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							19.35	42.82	14	18.56	45.53	13	18.03	44.93	10

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,426,306	6,363,445	6,425,145	6,423,718	5,139,206
Interest rate contracts	6,426,306	6,363,445	6,425,145	6,423,718	5,139,206
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	43,000	26,023	25,921	61,004	98,407
Exchange-traded	0	0	0	0	0
Over-the-counter	43,000	26,023	25,921	61,004	98,407
Purchased options	143,000	26,023	125,921	61,004	98,407
Exchange-traded	0	0	0	0	0
Over-the-counter	143,000	26,023	125,921	61,004	98,407
Swaps	6,240,306	6,311,399	6,273,303	6,301,710	4,942,392
Held for trading	3,405,306	3,022,445	3,304,145	3,042,718	2,293,206
Interest rate contracts	3,405,306	3,022,445	3,304,145	3,042,718	2,293,206
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,021,000	3,341,000	3,121,000	3,381,000	2,846,000
Interest rate contracts	3,021,000	3,341,000	3,121,000	3,381,000	2,846,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,383,306	6,337,422	6,399,224	6,362,714	5,040,798
One year or less	1,803,375	496,187	1,848,441	440,947	334,731
Over 1 year to 5 years	2,182,409	3,135,083	1,983,780	3,169,082	2,470,785
Over 5 years	2,397,522	2,706,152	2,567,003	2,752,685	2,235,282
Gross negative fair value (absolute value)	39,678	48,973	44,490	19,029	23,874
Gross positive fair value	77,684	135,720	123,830	43,686	29,615
Held for trading	75,692	135,720	123,345	43,686	26,210
Non-traded	1,992	0	485	0	3,405
Current credit exposure on risk-based capital derivative contracts	71,021	135,720	123,345	42,810	24,351
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0.67	8.11	22	0.41	7.86	18	0.40	8.18	17	0.95	5.91	24	1.91	6.60	38
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.67	7.80	22	0.41	7.35	19	0.40	7.73	17	0.95	5.10	25	1.91	5.49	41
Purchased options	2.23	3.58	60	0.41	3.47	47	1.96	3.42	58	0.95	4.42	50	1.91	4.19	53
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.23	3.15	63	0.41	2.77	49	1.96	2.86	62	0.95	3.35	54	1.91	3.20	58
Swaps	97.11	69.64	81	99.18	69.06	88	97.64	68.76	84	98.10	69.75	84	96.17	70.34	76
Held for trading	52.99	42.14	50	47.50	45.49	43	51.43	43.53	48	47.37	44.16	48	44.62	46.31	47
Interest rate contracts	52.99	36.29	53	47.50	38.85	50	51.43	36.62	53	47.37	37.24	55	44.62	38.40	52
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	47.01	57.86	50	52.50	54.51	56	48.57	56.47	51	52.63	55.84	51	55.38	53.69	52
Interest rate contracts	47.01	54.11	52	52.50	52.13	57	48.57	53.82	54	52.63	52.22	54	55.38	50.60	54
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.33	90.92	68	99.59	91.11	69	99.60	91.48	70	99.05	93.86	64	98.09	94.47	55
One year or less	28.06	26.80	61	7.80	31.34	29	28.77	32.05	53	6.86	32.17	29	6.51	32.51	27
Over 1 year to 5 years	33.96	28.69	58	49.27	27.94	84	30.88	27.06	58	49.33	30.45	78	48.08	31.16	81
Over 5 years	37.31	30.03	57	42.53	31.18	66	39.95	29.56	63	42.85	28.09	68	43.49	28.71	68
Gross negative fair value (absolute value)	0.62	1.21	31	0.77	1.98	25	0.69	1.55	36	0.30	0.83	30	0.46	0.72	32
Gross positive fair value	1.21	1.70	28	2.13	2.69	41	1.93	2.23	46	0.68	1.19	29	0.58	0.85	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	39	0.02	0.11	28	0.01	0.07	34	0.01	0.06	31	0.01	0.06	43
Gross positive fair value (X)	0.03	0.07	38	0.05	0.13	37	0.04	0.09	42	0.01	0.07	33	0.01	0.06	39
Held for trading (X)	0.02	0.05	54	0.05	0.10	51	0.04	0.07	55	0.01	0.06	48	0.01	0.05	51
Non-traded (X)	0	0.01	20	0	0.02	6	0	0.02	12	0	0.01	5	0	0.01	33
Current credit exposure (X)	0.02	0.05	44	0.05	0.09	44	0.04	0.06	50	0.01	0.05	40	0.01	0.04	47
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.31	0.61	44	0.57	1.16	43	0.52	0.85	49	0.18	0.73	41	0.11	0.53	47

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	257,323	108,671	108,671	109,931	144,795
Gross losses	11,992	7,805	69,602	17,541	67,084
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,200
Recoveries	1,909	544	8,610	7,377	6,295
Net losses	10,083	7,261	60,992	10,164	60,789
Provision for loan and lease losses	-26,306	121,865	182,340	8,904	25,925
Adjustments	0	27,304	27,304	0	0
Ending balance	220,934	250,579	257,323	108,671	109,931
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.30	-0.11	20	1.48	0.87	84	0.53	0.51	58	0.03	0.15	19	0.08	0.14
Provision for loan and lease losses / Average loans and leases	-0.45	-0.20	24	2.13	1.41	76	0.78	0.82	52	0.04	0.24	15	0.12	0.24
Provision for loan and lease losses / Net loan and lease losses	-260.89	-168.35	26	1,678.35	730.69	84	298.96	487.86	42	87.60	130.58	14	42.65	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.49	18	1.08	1.32	29	1.08	1.58	20	0.47	0.83	19	0.50	0.90
Allowance for loan and lease losses / Total loans and leases	0.95	1.47	18	1.08	1.30	30	1.08	1.55	21	0.47	0.81	19	0.50	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	5.48	18.09	20	8.63	10.10	67	4.22	11.58	23	10.69	8.03	75	1.81	7.54
Allowance for loan and lease losses / Nonaccrual assets	90.60	291.29	9	126.41	310.68	17	97.12	299.17	9	53.07	218.72	9	85.06	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	25.27	246.27	1	30.51	221.69	4	31.07	244.34	2	14.76	151.73	3	31.58	160.51
Gross loan and lease losses / Average loans and leases	0.20	0.24	56	0.14	0.34	31	0.30	0.34	55	0.08	0.28	19	0.31	0.30
Recoveries / Average loans and leases	0.03	0.08	27	0.01	0.07	8	0.04	0.07	30	0.03	0.08	29	0.03	0.09
Net losses / Average loans and leases	0.17	0.16	62	0.13	0.27	41	0.26	0.27	62	0.05	0.21	21	0.28	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0.01	0
Recoveries / Prior year-end losses	2.74	7.39	21	3.10	8.09	13	49.09	33.98	77	11	36.22	9	7.75	41.30
Earnings coverage of net loan and lease losses (X)	10.41	25.70	40	11.22	17.23	51	7.08	22.91	33	40.62	24.40	80	7.26	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.03	58	0.01	0.01	55	0.08	0.04	74	0.02	0.01	62	0.03	0.02
Real estate loans secured by 1–4 family	0	-0.01	64	0	0.01	55	0	0.01	43	0	0.01	37	0.02	0.01
Revolving	-8.33	-0.03	2	-2.53	0	2	-47.06	0.01	0	-85.14	0.02	0	-50.46	0.03
Closed-end	0	-0.01	70	0	0.01	58	0	0	52	0	0	45	0.02	0.01
Commercial real estate loans	0.02	0.05	61	0.02	0.01	73	0.13	0.07	80	0.03	0.01	73	0.04	0.01
Construction and land development	0	0	57	0	-0.01	68	0.30	0	96	0.03	-0.01	87	0.03	-0.03
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01
Other	0	0	57	0	-0.01	65	0.30	0	97	0.03	-0.01	89	0.03	-0.02
Multifamily	0	0	54	0	0	24	0.13	0	98	0	0	56	0	0.58
Nonfarm nonresidential	0.03	0.07	62	0.03	0.02	74	0.13	0.11	71	0.04	0.02	71	0.06	0.02
Owner-occupied	0.01	0.01	75	0	0.01	19	0.02	0.02	65	0	0.01	28	0.06	0.01
Other	0.02	0.06	64	0.03	0.01	84	0.11	0.08	75	0.04	0.01	85	0	0.01
Real estate loans secured by farmland	0	0	0	0.01	51	0	0.02	0	0	0.01	48	0	0	50
Commercial and industrial loans	0.86	0.20	93	0.58	0.48	70	1.05	0.47	85	0.17	0.37	35	1.31	0.31
Loans to individuals	1.06				1.43			1.13			1.17			1.16
Credit card loans	2.41				3.52			2.92			3.11			2.92
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37		0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0		0
Other loans and leases	0	0.09	37	0.01	0.15	51	0	0.15	38	0.01	0.15	39	0.11	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		323,873		229,393		343,810		134,413		45,067
90+ days past due loans and leases		630,420		623,172		563,333		531,269		218,863
Nonaccrual loans and leases.....		243,855		198,222		264,953		204,788		129,243
Total past due and nonaccrual loans and leases.....		1,198,148		1,050,787		1,172,096		870,470		393,173
Restructured 30–89 days past due		13,036		17,651		14,031		12,795		1,946
Restructured 90+ days past due		8,100		6,547		7,468		5,105		1,002
Restructured nonaccrual		37,504		42,872		49,790		38,438		34,964
Total restructured loans and leases		58,640		67,070		71,289		56,338		37,912
30–89 days past due loans held for sale		0		2,272		0		910		674
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		11,300		0		20,500		0		0
Total past due and nonaccrual loans held for sale.....		11,300		2,272		20,500		910		674
Restructured loans and leases in compliance		43,271		41,092		41,243		57,516		5,929
Other real estate owned.....		2,660		3,681		3,052		3,897		8,432
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	1.39	0.33	97	0.99	0.52	84	1.44	0.39	94	0.58
90+ days past due loans and leases	2.70	0.11	97	2.69	0.12	98	2.36	0.12	97	2.29
Nonaccrual loans and leases.....	1.04	0.65	84	0.85	0.57	79	1.11	0.66	86	0.88
90+ days past due and nonaccrual loans and leases.....	3.74	0.82	97	3.54	0.75	96	3.47	0.85	96	3.17
30–89 days past due restructured.....	0.06	0.01	91	0.08	0.01	92	0.06	0.01	89	0.06
90+ days past due restructured	0.03	0	90	0.03	0.01	87	0.03	0.01	89	0.02
Nonaccrual restructured.....	0.16	0.13	67	0.18	0.14	64	0.21	0.13	75	0.17
30–89 days past due loans held for sale	0	0	41	0.01	0	88	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0.05	0	92	0	0	39	0.09	0.01	93	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.39	0.33	97	0.99	0.52	84	1.44	0.40	94	0.58
90+ days past due assets	2.70	0.11	97	2.69	0.12	98	2.36	0.12	97	2.29
Nonaccrual assets	1.04	0.66	82	0.85	0.58	79	1.11	0.67	85	0.88
30+ days past due and nonaccrual assets	5.13	1.18	97	4.53	1.32	95	4.91	1.29	97	3.75
Percent of Total Assets										
90+ days past due and nonaccrual assets	2.48	0.50	97	2.44	0.48	97	2.37	0.52	97	2.24
90+ days past due and nonaccrual assets + other real estate owned	2.49	0.53	97	2.46	0.51	96	2.37	0.55	96	2.25
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.88	0.58	83	0.80	0.57	73	0.94	0.60	84	0.86
Allowance for loan and lease losses	140.73	69.27	88	106.63	74.58	81	128.53	66.66	88	261.43
Equity capital + allowance for loan and lease losses	9.47	5.03	87	9.66	4.68	91	10.21	4.97	89	9.20
Tier 1 capital + allowance for loan and lease losses	9.46	5.96	84	8.72	5.89	77	10.14	6.05	86	9.34
Loans and leases + other real estate owned	1.33	0.97	76	1.15	0.91	72	1.38	0.97	77	1.22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		2.05	0.31	98	1.21	0.48	91	1.82	0.39	96	0.84	0.38	89	0.27	0.42	36
	90+ days past due		4.29	0.13	97	4.35	0.12	97	3.82	0.16	96	3.61	0.16	97	1.56	0.22	92
	Nonaccrual.....		0.95	0.76	70	0.60	0.54	60	1.11	0.76	79	0.65	0.46	72	0.55	0.57	58
Commercial and industrial	30–89 days past due		0.39	0.22	78	0.71	0.36	84	0.89	0.23	93	0.26	0.31	53	0.16	0.30	35
	90+ days past due		0	0.02	36	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		1.83	0.69	92	2.05	0.90	90	2.03	0.75	93	2.18	0.83	91	1.14	0.76	74
Individuals	30–89 days past due		0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due		0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		49.29	0.22	99	44.54	0.19	98	49.58	0.28	98	0.31	0.17	73	2.05	0.23	95
Depository institution loans	30–89 days past due			0.01			0.01			0			0				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26		0.17	
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42		0	
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22		0.75	
Foreign governments	30–89 days past due			0.03			10.34			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.14	0.13	69	0.57	0.26	79	0.78	0.18	88	0	0.20	14	0.01	0.17	35
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.50	0.15	86	0.37	0.13	85	0.08	0.15	59	0.40	0.13	86	0.16	0.14	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
		BHC	Peer # 1	Pct													
Memoranda																	
1–4 family	30–89 days past due	3.44	0.47	98	2.60	0.73	95	2.86	0.65	94	2.14	0.67	91	0.69	0.71	59	
	90+ days past due.....	9.55	0.28	97	11.03	0.24	97	8.85	0.33	96	9.36	0.31	97	4.42	0.46	93	
	Nonaccrual	0.35	0.88	20	0.26	0.79	15	0.42	0.89	27	0.33	0.73	24	0.13	0.86	7	
Revolving	30–89 days past due	0	0.31	6	0	0.50	5	0	0.48	5	0	0.45	5	0	0.50	5	
	90+ days past due.....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25	
	Nonaccrual	0	1.31	4	0	1.07	5	0	1.13	5	0	1	5	0	1.17	4	
Closed-end	30–89 days past due.....	3.44	0.48	98	2.60	0.76	95	2.86	0.65	96	2.14	0.70	90	0.69	0.75	55	
	90+ days past due.....	9.55	0.31	97	11.03	0.27	97	8.85	0.38	96	9.36	0.35	97	4.42	0.53	91	
	Nonaccrual	0.35	0.85	24	0.26	0.77	17	0.42	0.87	29	0.33	0.70	28	0.13	0.84	11	
Junior lien	30–89 days past due	0	0.01	23	0	0.02	17	0	0.02	24	0	0.02	21	0	0.03	9	
	90+ days past due.....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24	
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6	
Commercial real estate	30–89 days past due	0.90	0.22	93	0.30	0.28	61	1.02	0.26	93	0.02	0.18	14	0.04	0.17	17	
	90+ days past due.....	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20	
	Nonaccrual	1.43	0.62	90	0.83	0.32	92	1.63	0.62	92	0.85	0.23	93	0.79	0.28	96	
Construction and development	30–89 days past due	0.98	0.22	88	0.88	0.32	86	4.86	0.28	98	0.14	0.28	52	0.32	0.21	70	
	90+ days past due.....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31	
	Nonaccrual	3.59	0.50	91	1.69	0.24	93	3.63	0.41	93	1.26	0.20	91	3.49	0.19	98	
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25	
	90+ days past due.....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43	
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28	
Other	30–89 days past due	0.98	0.16	90	0.88	0.24	89	4.86	0.22	98	0.14	0.20	66	0.32	0.13	80	
	90+ days past due.....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33	
	Nonaccrual	3.59	0.43	92	1.69	0.18	94	3.63	0.35	93	1.26	0.17	92	3.49	0.15	98	
Multifamily	30–89 days past due	1.48	0.08	97	0.81	0.10	95	1.12	0.09	96	0	0.08	19	0	0.10	18	
	90+ days past due.....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39	
	Nonaccrual	1.47	0.13	97	0.32	0.06	93	1.37	0.11	97	0.29	0.05	92	1.06	0.08	98	
Nonfarm non-residential	30–89 days past due	0.77	0.20	93	0.14	0.27	33	0.88	0.23	90	0.02	0.14	16	0.05	0.17	19	
	90+ days past due.....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21	
	Nonaccrual	1.36	0.78	80	0.95	0.37	90	1.64	0.80	85	1.01	0.28	96	0.56	0.30	76	
Owner Occupied	30–89 days past due	0.13	0.06	83	0.12	0.11	58	0.19	0.07	87	0.02	0.07	24	0.03	0.09	25	
	90+ days past due.....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25	
	Nonaccrual	0.37	0.32	65	0.40	0.20	75	0.35	0.27	63	0.41	0.16	86	0.31	0.17	76	
Other	30–89 days past due	0.64	0.12	94	0.01	0.14	21	0.69	0.14	91	0	0.07	23	0.02	0.07	37	
	90+ days past due.....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31	
	Nonaccrual	0.99	0.40	86	0.55	0.16	89	1.29	0.44	88	0.60	0.10	94	0.25	0.13	78	
Farmland	30–89 days past due		0.13		0	0.32	21		0.11		0	0.23	23	0	0.25	23	
	90+ days past due.....		0.01		0	0.01	42		0		0	0.01	42	0	0.01	42	
	Nonaccrual		1.14		0	1.10	19		1.13		0	0.84	19	0	1.23	19	
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22		
	90+ days past due.....		0.56			0.83			0.63			0.78			0.73		
	Nonaccrual		0.10			0.09			0.05			0.11			0.09		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,009,536	988,681	1,018,449	1,084,871	1,221,138										
Retained earnings	2,134,400	1,904,425	2,066,194	1,927,735	1,697,822										
Accumulated other comprehensive income (AOCI)	-38,825	-323,592	-49,152	-31,827	4,873										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,105,111	2,569,514	3,035,491	2,980,779	2,923,833										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	78,923	79,880	79,147	79,667	79,658										
Accumulated other comprehensive income-related adjustments	-38,825	-323,592	-49,152	-31,827	4,873										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,065,013	2,813,226	3,005,496	2,932,939	2,839,302										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,065,013	2,813,226	3,005,496	2,932,939	2,839,302										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	3,065,013	2,813,226	3,005,496	2,932,939	2,839,302										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	300,000	0	300,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	169,702	200,028	197,308	111,324	113,162										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	469,702	200,028	497,308	111,324	113,162										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	469,702	200,028	497,308	111,324	113,162										
Exited advanced approach tier 2 capital															
Total capital	3,534,715	3,013,254	3,502,804	3,044,263	2,952,464										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,121,366	33,067,599	35,409,018	33,028,673	31,672,783										
Less: Deductions from common equity tier 1 capital	78,923	79,880	79,147	79,667	79,658										
Less: Other deductions	0	0	506,130	0	0										
Total assets for leverage ratio	35,042,443	32,987,719	34,823,741	32,949,006	31,593,125										
Total risk-weighted assets	23,263,608	23,913,668	23,900,707	23,808,169	22,579,881										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.18	12.54	66	11.76	11.59	57	12.57	12.35	59	12.32	12.11	57	12.57	12.09	68
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.18	13.31	55	11.76	12.25	44	12.57	13.08	50	12.32	12.78	49	12.57	12.85	55
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.19	15.37	53	12.60	14.01	23	14.66	15.23	48	12.79	14.36	25	13.08	14.45	31
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.75	9.15	39	8.53	9.43	25	8.63	9.13	39	8.90	9.76	30	8.99	9.71	26
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		301,881			288,869			294,629			282,151			263,340		4.50	33.21

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10				
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86					
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54						
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.19	11	41	9.43	11.59	42	9.03	11.03	41	9.28	11.51	43	8.93	10.22	44				
Broker-Dealer Activities				0			0			0			0			0			
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	185,063	225,220	206,195	211,641	266,532
Real estate loans.....	176,442	180,545	179,007	185,706	224,920
Commercial and industrial loans	8,621	44,675	27,188	25,935	41,612
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	195,063	235,220	216,195	221,641	276,532
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-17.83	-6.17	35	-18.78	12.26	12	-2.57	-2.40	59	-20.59	22.48	12	37.13	7.24	83
Total selected assets.....	-17.07	-2.56	32	-18.12	7.32	21	-2.46	2.04	45	-19.85	12.40	17	35.31	3.24	86
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		3,390	4,145	15,935	323,080	441,000	-18.21	-90.40
Dividends		0	0	0	305,000	420,000		-100.00
Interest		0	0	0	0	0		
Management and service fees		3,390	4,145	15,935	18,080	21,000	-18.21	-39.16
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		3,390	4,145	15,935	323,080	441,000	-18.21	-90.40
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,223	807	4,214	3,592	3,496	51.55	1.75
Total operating income		4,613	4,952	20,149	326,672	444,496	-6.85	-87.37
Operating Expenses								
Personnel expenses		8,600	4,817	24,855	28,258	28,471	78.53	33.42
Interest expense		9,030	5,056	29,041	20,200	20,165	78.60	79.84
Other expenses		840	1,163	3,723	4,407	5,586	-27.77	-16.17
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		18,470	11,036	57,619	52,865	54,222	67.36	48.13
Income (loss) before taxes		-15,444	-11,053	-33,648	276,497	387,469		
Applicable income taxes (credit)		-3,295	-2,327	-6,767	-5,876	-7,461		
Extraordinary items								
Income before undistributed income of subsidiaries		-12,149	-8,726	-26,881	282,373	394,930		
Equity in undistributed income of subsidiaries		110,963	-22,225	224,734	30,723	-70,064		289.45
Bank subsidiaries		110,963	-22,225	224,734	30,723	-70,064		289.45
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		98,814	-30,951	197,853	313,096	324,866		80.07
Memoranda								
Bank net income		110,963	-22,225	224,734	335,723	349,936		90.52
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands											Percent Change	
	03/31/2021		% of Total Assets	03/31/2020		% of Total Assets	12/31/2020		% of Total Assets	12/31/2019		
Assets												
Investment in bank subsidiaries	3,409,541	89.66	2,768,765	93.92	3,289,217	88.46	3,110,643	3,111,732	23.14	37.04		
Common and preferred stock	3,409,541	89.66	2,766,853	93.85	3,288,252	88.44	3,104,660	3,110,638	23.23	37.06		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	1,912	0.06	965	0.03	5,983	1,094	-100.00	-100.00		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries												
Net loans and leases	0	0	0	0	0	0	0	0	0	0		
Securities	102,616	2.70	42,195	1.43	104,274	2.80	60,572	60,519	143.19	14.95		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	255,308	6.71	95,797	3.25	289,760	7.79	204,588	143,842	166.51	210.34		
Cash and due from unrelated depository institution	38	0	1	0	1	0	1	1	1	3700.00	3700.00	
Premises, furnishings, fixtures and equipment	2,024	0.05	2,439	0.08	2,129	0.06	2,542	466	-17.02	131.05		
Intangible assets	0	0	0	0	0	0	0	0	0	0		
Other assets	33,420	0.88	38,858	1.32	32,778	0.88	33,929	35,847	-13.99	21.58		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0		
Total assets	3,802,947	100.00	2,948,055	100.00	3,718,159	100.00	3,412,275	3,352,407	29.00	41.49		
Liabilities and Capital												
Deposits	0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	222	0.01	313	0.01	294	0	-100.00			
Borrowings with maturity over 1 year	396,015	10.41	397,382	13.48	397,625	10.69	397,202	394,390	-0.34	0.86		
Subordinated notes and debentures	300,000	7.89	0	0	300,000	8.07	0	0	0	0		
Other liabilities	43,299	1.14	34,322	1.16	37,209	1	34,000	34,184	26.16	39.93		
Balance due to subsidiaries and related institutions	1,798	0.05	0	0	0	0	0	0	0	0		
Total liabilities	741,112	19.49	431,926	14.65	735,147	19.77	431,496	428,574	71.58	74.96		
Equity Capital	3,061,835	80.51	2,516,129	85.35	2,983,012	80.23	2,980,779	2,923,833	21.69	35.23		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	0		
Common stock	933	0.02	924	0.03	931	0.03	951	991	0.97	-10.37		
Common surplus	1,008,603	26.52	987,757	33.51	1,017,518	27.37	1,083,920	1,220,147	2.11	-28.53		
Retained earnings	2,091,124	54.99	1,851,040	62.79	2,013,715	54.16	1,927,735	1,697,822	12.97	147.09		
Accumulated other comprehensive income	-38,825	-1.02	-323,592	-10.98	-49,152	-1.32	-31,827	4,873	0	0		
Other equity capital components	0	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,802,947	100.00	2,948,055	100.00	3,718,159	100.00	3,412,275	3,352,407	29.00	41.49		
Memoranda												
Loans and advances from bank subsidiaries	1,798	0.05	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	1,798	0.05	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87			61.08			81.10		29.46	57.84	26	22.77	57.26	12
Dividends declared / Net income	21.66	23.13	42		81.32		44.51	42.29	55	26.57	33.08	34	27.68	27.33	41
Net income – dividends / Average equity.....	10.17	9.52	63	-6.90	0.55	12	3.83	4.14	45	7.80	6.46	68	7.65	7.33	52
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	366.65	178.13	87	467.07	157.73	97
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	128.99	8	0	229.19	4	0	174.85	2	366.65	260.40	76	467.07	215.26	92
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14		123.04		0	60.28	4	90.85	66.55	75	120.02	60.71	92
Interest income from bank subsidiaries.....	0	0.12	24		0.70		0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	3.06	1.08	80		2.97		7.09	1.47	85	5.39	1.55	83	6	1.88	83
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	3.06	33.49	22		148.03		7.09	62.88	8	96.23	69.36	75	126.02	63.43	91
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			82.95				51.40
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25				18.56
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			1.92				2.96
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06				0.15
Operating income from nonbank subsidiaries		69.48			76.32			79.84			150.41				99.33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23				48.56
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54				3.95
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29				0.01
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49				61.19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	93.37	67.32	50	94.49	65.18	57
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	73.49	4.11	94	83.70	1.69	97	79.09	1.87	99	5.53	1.81	83	4.72	2.01	82
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	73.49	71.70	34	83.70	76.26	28	79.09	82.20	24	98.90	78.80	59	99.21	74.20	59
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34		0	447.79	11	0	135.13	12	0	83.37	12			87.87
Loans and advances from subsidiaries / Total debt	0.26	29.59	26	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12